


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Cornerstone PPO HSA \$6000 0% \$6000


Coverage Period: Beginning on or after 01/01/2022

Employer Coverage for: Individual and Family | Plan Type: PPO

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is **only** a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.healthoptions.org or call 1-855-624-6463. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-624-6463 (TTY/TDD:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	<u>In-Network</u> - \$6,000/individual or \$12,000/family; <u>Out-of-Network</u> - \$12,000/individual or \$24,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive Care (as defined in your Member Benefit Agreement) and most services that require a copayment .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . Refer to your Member Benefit Agreement for more information.
Are there other deductibles for specific services?	No.	None
What is the out-of-pocket limit for this plan ?	<u>In-Network</u> - \$6,000/individual or \$12,000/family; <u>Out-of-Network</u> - \$24,000/individual or \$48,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance billing charges (charges above the allowed amount), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.healthoptions.org or call 1-855-624-6463 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .
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 All [coinsurance](#) costs and copayment shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% Coinsurance after Deductible	20% Coinsurance after Deductible	This plan requires all Members to select a PCP that is a Plan Provider. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Specialist visit	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Depending on the services provided in a single appointment it is possible you may be financially responsible for copay(s), your deductible, and or coinsurance for one date of service.
	Preventive care/screening/immunization	\$0 Copay	20% Coinsurance after Deductible	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
	Imaging (CT/PET scans, MRIs)	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None

* For more information about limitations and exceptions, see the plan or policy document at HealthOptions.org

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.healthoptions.org/formulary	Preferred generic drugs (Tier 1)	0% Coinsurance after Deductible (retail) and 0% Coinsurance after Deductible (mail order)	20% Coinsurance after Deductible (retail only)	Refer to the Member Benefit Agreement for details on our 90-day mail-order program.
	Generic drugs (Tier 2)	0% Coinsurance after Deductible (retail) and 0% Coinsurance after Deductible (mail order)	20% Coinsurance after Deductible (retail only)	
	Preferred brand (Tier 3)	0% Coinsurance after Deductible (retail) and 0% Coinsurance after Deductible (mail order)	20% Coinsurance after Deductible (retail only)	
	Non-preferred brand drugs (Tier 4)	0% Coinsurance after Deductible (retail) and 0% Coinsurance after Deductible (mail order)	50% Coinsurance after Deductible (retail only)	
	Specialty drugs (Tier 5)	0% Coinsurance after Deductible (retail) and 0% Coinsurance after Deductible (mail order)	50% Coinsurance after Deductible (retail only)	Specialty drugs must be filled through mail-order program, or you will be required to pay 100% of the allowed drug cost.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
	Physician/surgeon fees	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
If you need immediate medical attention	Emergency room care	0% Coinsurance after Deductible	0% Coinsurance after Deductible	None
	Emergency medical transportation	0% Coinsurance after Deductible	0% Coinsurance after Deductible	None

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Urgent care	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
	Physician/surgeon fees	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
	Inpatient services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None
If you are pregnant	Office visits	0% Coinsurance after Deductible	20% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery facility services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> .
If you need help recovering or have other special health needs	Home health care	0% Coinsurance after Deductible	20% Coinsurance after Deductible	None.
	Rehabilitation services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	PT/OT/ST Benefits are limited to 60 total combined visits per year.
	Habilitation services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Benefit is limited to 150 days per Member per Calendar Year.
	Skilled nursing care	20% Coinsurance after Deductible	20% Coinsurance after Deductible	Benefit is limited to 150 days per Member per Calendar Year.
	Durable medical equipment	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Refer to the Member Benefit Agreement, Durable Medical Equipment section for details.
	Hospice services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Limited to One 48-hour Respite period, once per lifetime.

* For more information about limitations and exceptions, see the plan or policy document at HealthOptions.org

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Preventive vision screening for all children as specified by the Affordable Care Act is provided with no cost-sharing when received in-network and is limited to one visit per Calendar year. Pediatric eye exams that are not covered under federal guidance as "preventive" are subject to cost-sharing.
	Children's glasses	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Eyewear includes standard (CR39) eyeglass lenses with factory scratch coating at no additional cost (up to 55mm), basic frames and contact lenses. Designer and deluxe glasses and frames are excluded.
	Children's dental check-up	Not Covered	Not Covered	None

* For more information about limitations and exceptions, see the plan or policy document at HealthOptions.org

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- | | | |
|--|-------------------------|------------------------|
| • Acupuncture | • Dental care (Adult) | • Private-duty nursing |
| • Cosmetic Surgery | • Infertility treatment | • Routine foot care |
| • Covered services provided outside the U.S. | • Long-term care | • Weight loss programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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|---|---------------------|
| • Abortion for which public funding is prohibited | • Chiropractic care |
| • Bariatric surgery | • Hearing aids |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Health Options at 1-855-624-6463. You may also contact the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit www.maine.gov/pfr/insurance. Other coverage options may be available to you too, including buying individual insurance coverage through the Maine Marketplace. For more information about the Maine Marketplace, visit www.CoverMe.gov or call 1-866-636-0355 TTY: 711

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Health Options at 1-855-624-6463. You may also contact the Maine Bureau of Insurance at 800-300-5000 or (in-state) 207-624-8475. You may also visit www.maine.gov/pfr/insurance.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes plans, health insurance available through the Maine Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the Maine Marketplace.

----- *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* -----

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:
[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,687
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$6,000
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$6,000

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:
[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,380
Copayments	\$455
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,835

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:
[Emergency room care](#) (*including medical supplies*)
[Diagnostic tests](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800